

Account Ending 3-31003

New Balance\$650.60Minimum Payment Due\$35.00

Payment Due Date 02/03/18[‡]

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay	You will pay off the balance shown on this statement in about	And you will pay an estimated total of	
Only the Minimum Payment Due	19 months	\$657	

If you would like information about credit counseling services, call 1-888-733-4139.

- See page 2 for important information about your account.
- (i) Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.
- (i) Effective February 1, 2018, Card Members will no longer earn 2X Membership Rewards® points on Uber rides.

Continued on page 3

Blue Cash Rewards

as of Dec 2017

14.02

For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary

New Balance	\$650.60	
Minimum Payment Due	\$35.00	
Credit Limit	\$15,000.00	
Available Credit	\$14,349.40	
Cash Advance Limit	\$3,000.00	
Available Cash	\$3,000.00	
Days in Billing Period: 32		

Customer Care



→ See Page 2 for additional information.

 \downarrow Please fold on the perforation below, detach and return with your payment \downarrow







Account Ending 3-31003

Enter 15 digit account # on all payments. Make check payable to American Express.

Payment Due Date
02/03/18

New Balance
\$650.60

Minimum Payment Due
\$35.00

Check here if your address or phone number has changed.
Note changes on reverse side.

5		_ •
	Amount	Enclosed

[‡]Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 02/03/18, you may have to pay a late fee of up to \$38.00 and your APRs may be increased to the Penalty APR of 29.99%.

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid. You may pay more than the Minimum Payment Due, up to your New Balance, at any time.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your deposit or other asset account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: Your due date is at least 25 days after the close of each billing period. We will not charge you interest on your purchases if you pay each month your entire balance (or Adjusted Balance if applicable) by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.70% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.



Customer Care & Billing Inquiries International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries 1-800-CASH-NOW **In NY:** 1-800-522-1897

<u>--</u> v

Website: american express.com

Customer Care & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535

PaymentsP.O. BOX 650448
DALLAS TX 75265-

Change of Address

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address	
- 1	
City, State	
Zip Code	
Area Code and Home Phone	
Area Code and Work Phone	
Email	

Pay Your Bill with AutoPay

Avoid late fees Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.



Account Ending 3-31003

With the Amex® Mobile app, you can access statements faster, make on-the-go payments, and more. Text AMEXAPP to 86509 to receive a link to download the app. (iOS and Android™ only. An update to your operating system may be required. Message and data rates may apply.)

Payments and Credits	
Summary	

	Total
Payments	-\$738.79
Credits	-\$160.00
Total Payments and Credits	-\$898.79

Detail	*Indicates posting date		
Payments			Amount
12/28/17*	ONLINE PAYMENT - THA	NK YOU	-\$738.79
Credits			Amount
12/15/17*	CHWB:0001 \$150 Stater on spend of 1000 Dollar within 92 days of acquis	i e	-\$150.00
12/22/17	KROGER LEXINGTON KY 5024234969 Description GROCERY STORES	Price \$10.00	-\$10.00

New Charges	
Summary	

Total New Charges \$810.60

Detail



JAMES C WIESE

Card Ending 3-31003

					Amount
12/08/17	KROGER 5024234969		LEXINGTON	КҮ	\$6.83
	Description GROCERY STORES	Price \$6.83			
12/09/17	KROGER FUEL #8767 00	0008767	LEXINGTON	KY	\$35.62
	5024234969 Description AUTOMATED FUEL	Price \$35.62			
12/09/17	KROGER		LEXINGTON	KY	\$19.96
	5024234969 Description GROCERY STORES	Price \$19.96			
12/12/17	OLLIES BARGAIN OUTLE 717-657-2300	ET 256 OLLIES BARGA	LEXINGTON	KY	\$19.86
12/12/17	SAMARITANS PURSE P2 828-2621980	PE 00-08031621371	BOONE	NC	\$30.00

				Amount
 12/12/17	KROGER	LEXINGTON	KY	\$131.78
12/12/17	5024234969 GROCERY STORES	EEXINGTON	X.	131,70
12/12/17	KROGER 5024234969 Description Price GROCERY STORES \$25.00	LEXINGTON	KY	\$25.00
12/12/17	WWW.GALILEANHOMEMINIST 606-787-5120	LIBERTY	KY	\$50.00
12/15/17	ALDI 44069 000000000898709 8003257894	LEXINGTON	KY	\$7.58
12/15/17	ALDI 44069 000000000898709 8003257894	LEXINGTON	KY	\$22.55
12/15/17	KROGER 5024234969 Description Price GROCERY STORES \$48.85	LEXINGTON	КҮ	\$48.85
12/16/17	KROGER 5024234969 GROCERY STORES	LEXINGTON	КҮ	\$17.29
12/21/17	MEIJER INC #184 Q01 000000184 140000 40503	LEXINGTON	KY	\$10.59
12/22/17	MEIJER INC #184 Q01 000000184 200000 40503	LEXINGTON	KY	\$35.50
12/22/17	ALDI 44069 000000000898709 8003257894	LEXINGTON	KY	\$4.27
12/22/17	KROGER 5024234969 GROCERY STORES	LEXINGTON	КҮ	\$90.15
12/23/17	MEIJER INC #184 Q01 000000184 80000 40503	LEXINGTON	KY	\$13.99
12/23/17	CARRABBAS 6802 RESTAURANT	RICHMOND	КҮ	\$100.00
12/23/17	KROGER 5024234969 Description Price GROCERY STORES \$19.50	LEXINGTON	KY	\$19.50
12/24/17	KROGER 5024234969 GROCERY STORES	LEXINGTON	КҮ	\$10.95
12/29/17	KROGER 5024234969 GROCERY STORES	LEXINGTON	КҮ	\$22.72
01/01/18	KROGER 5024234969 GROCERY STORES	LEXINGTON	КҮ	\$22.57
01/02/18	KROGER 5024234969 GROCERY STORES	LEXINGTON	КҮ	\$40.05
01/05/18	KROGER 5024234969 GROCERY STORES	LEXINGTON	КҮ	\$17.06
01/06/18	KROGER 5024234969 Description Price GROCERY STORES \$7.93	LEXINGTON	КҮ	\$7.93



Account Ending 3-31003

_			
_		_	_
_	_	^	c

	Amount
Total Fees for this Period	\$0.00

Interest Charged

Amount \$0.00

Total Interest Charged for this Period

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2018 Fees and Interest Totals Year-to-Date		
Amount		
\$0.00		
\$0.00		

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Date	ed Annual Percentage	Balance Subject to Interest Rate	Interest Charge
	From To	Rate		
Purchases	11/13/2017	17.24% (v)	\$0.00	\$0.00
Cash Advances	11/13/2017	26.49% (v)	\$0.00	\$0.00
Introductory Purchase Rate Expires 03/08/2019 then will go	11/13/2017 o to 17.24% (v)*	0.00%	\$0.00	\$0.00
Balance Transfer Rate Expires 03/08/2019 then will go	11/13/2017 o to 17.24% (v)*	0.00%	\$0.00	\$0.00
Total				\$0.00

⁽v) Variable Rate

^{*} The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by its expiration date will begin accruing interest at the 'go to' APR shown following the expiration date.



Account Ending 3-31003

Reward Dollar Summary Total Reward Dollars as of Dec 2017 Billing Period 14.02	
Beginning Reward Dollar Balar	nce +0.00
Reward Dollars Earned*	+14.02
Total Reward Dollar Balance	+14.02

^{*}Reward Dollars Earned this period are pending until the minimum due is paid and your account is in good standing.

Base Reward Dollars

As of Dec 2017 Billing Period	Qualified Spend \$		Reward Dollars	
U.S. Supermarkets	\$332.22	@3%	9.95	
U.S. Gas Stations	\$0.00	@2%	0.00	
Select U.S. Department Stores	\$0.00	@2%	0.00	
Other Eligible Purchases	\$406.57	@1%	4.07	
Total	\$738.79		14.02	
Total Qualified Spend This Reward Year	\$738.79			

Important Messages

Visit american express.com/rewarddollars to redeem for cash back, gift cards, and merchandise. Redemptions start at just 25 Reward Dollars.

Remember to pay at least the Minimum Payment Due, by the Payment Due Date, to be eligible to earn or redeem reward dollars and to avoid late fees.

Remember, you can earn a reward of 3% on the first \$6,000 of eligible purchases at U.S. supermarkets in an annual reward year (supermarkets do not include superstores and warehouse clubs), 2% on eligible purchases at U.S. gas stations, 2% on eligible purchases at select major department stores, and 1% on other eligible purchases.

Reward Dollars are calculated on each eligible transaction. The reward dollars shown above have been summarized for informational purposes. For specific details, please visit your online statement.